



April
2021

METRO Messenger

Letter from the President



Thank you for
Banking with a Neighbor,

Rodney Howard

Dear Neighbor:

Though 2020 was filled with many trials, we are appreciative of the lessons learned as they allow us to better serve our Neighbors. With people continuing to work from home and limiting person-to-person contact, online technologies have become not only an option, but a necessity. This reality has challenged First Metro Bank to expand its digital portfolio to provide our Neighbors with the best the financial industry has to offer. This mission starts now!

Instant issue debit cards are coming soon to all First Metro Bank locations. We understand the inconvenience of waiting to receive your debit card through the postal service. With our new instant issue machines, we will print your new card in-branch, on the fly. This allows you to leave the bank with your debit card in hand, ready to make purchases. We hope this new service will enhance your banking experience and provide you confidence that First Metro Bank continuously keeps your needs in mind.

Our goal for 2021 is to fuse together the traditional services you know and love with the convenience of digital offerings. We are excited to be introducing many new experiences and creating more convenient ways to bank. Thank you for placing your trust in First Metro Bank. Your support allows us the opportunity to meet the needs of every customer and continue to build on the foundation that we believe created the strongest community bank in Alabama.

COMING SOON!

Debit Cards ON THE FLY

Instant issue debit cards are coming soon to a First Metro Bank near you! With our new instant issue machines, customers will leave the bank with their new debit card in hand. Instant issue debit cards will be available when opening an account, to replace lost or compromised debit cards, and more! No matter what the case may be, you will be able to stop by any First Metro Bank location during regular lobby hours to receive a new or replacement debit card and begin making purchases that same day!



Coming Soon!



FRIENDS & FAMILY SEND MONEY WITH ZELLE®

Send money to
their bank account fast with Zelle.

Find Zelle
in your banking app.



First Metro Bank, Member FDIC

FIRST METRO BANK | Zelle

Metro Happenings

Monday, May 31st
Memorial Day
All locations are CLOSED

Monday, July 5th
**Celebration of
Independence Day**
All locations are CLOSED

Stay Tuned for Details Regarding
2021 First Friends Trips & Events

Don't Fall Victim to IDENTITY THEFT!

Identity theft happens when a criminal steals information about you and uses that information to commit fraud such as requesting government benefits, tax refunds, or a new loan or credit card in your name.

How To Detect Identity Theft



- Review your credit/debit card transactions regularly for any charges or payments you did not make. An easy way to do this is by downloading our First Metro Bank product, SecurLock Equip! With SecurLock Equip, First Metro Bank debit or credit card users can link their cards and receive instant alerts regarding transactions. This is a great way to catch fraudulent charges instantly. Download it for free on the Apple App Store or on Google Play!
- Investigate situations when merchants decline your credit or debit cards or when you receive letters or telephone calls from debt collectors for overdue payments for services you never received or do not recollect.
- Pay special attention to letters that inform you of unemployment or other government benefit claims for which you never applied.

What To Do If It Happens To You

- Contact the organization that is involved in the fraud. For example, if a criminal opened a credit card in your name, call that credit card company to notify them of the fraud.
- File a report with law enforcement to create an official record of identity theft. You can do this online at [identitytheft.gov](https://www.identitytheft.gov).
- Contact all financial institutions with which you have accounts and make them aware of the fraud.
- When responding to fraud, keep records of all interactions with law enforcement and your financial institution in case it is needed later.

Safety Reminder

Limit the amount of information you share about yourself online, create strong passwords for all online accounts, and restrict who can access your credit reports to make it more difficult for a criminal to access your personal information.

Muscle Shoals
West Avalon - Main Office
East Avalon

Tuscumbia

Russellville

Florence
Pine Street
Cloverdale Road
Hough Road

Lexington

Greenhill

Athens



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